

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael John Pepe, Jr.
Kelly Ann Pepe
Debtors

Case No. 16-01203-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 50

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db/jdb
4766703 Michael John Pepe, Jr., Kelly Ann Pepe, 15 Laurel St, Edwardsville, PA 18704-3205
4766705 CAP1/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
4766706 Cb/hottopic, PO Box 182789, Columbus, OH 43218-2789
4766706 Colleen McGee, 65 Division St, Kingston, PA 18704-2756
4766709 Community Regional Credit Union, 510 Bridge St, Old Forge, PA 18518-2324
4766713 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253)
4766702 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
4792310 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
4766715 Midland Mtg/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959
4779862 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
4766701 Pepe Kelly Ann, 15 Laurel St, Edwardsville, PA 18704-3205
4766700 Pepe Michael John Jr, 15 Laurel St, Edwardsville, PA 18704-3205
4766719 Sterling Credit Corporation, PO Box 675, Spring House, PA 19477-0675
4807967 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, TX 75001-9013
4766728 Vsac Federal Loans, 1 Main St, Winooski, VT 05404-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: ECMC.COM Aug 07 2018 23:03:00 Educational Credit Management Corporation (ECMC),
P.O. Box 16408, St. Paul, MN 55116-0408
cr +EDI: PRA.COM Aug 07 2018 23:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4766704 EDI: CAPITALONE.COM Aug 07 2018 23:03:00 Capital One Bank USA N, 15000 Capital One Dr,
Richmond, VA 23238-1119
4787774 EDI: CAPITALONE.COM Aug 07 2018 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4812679 EDI: BL-BECKET.COM Aug 07 2018 23:03:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4766707 EDI: WFNNB.COM Aug 07 2018 23:03:00 Comenity Bank/Lnbryant, 4590 E Broad St,
Columbus, OH 43213-1301
4766708 EDI: WFNNB.COM Aug 07 2018 23:03:00 Comenitybank/hottpic, PO Box 182789,
Columbus, OH 43218-2789
4766710 +EDI: CRFRSTNA.COM Aug 07 2018 23:03:00 Credit First N A, 6275 Eastland Rd,
Brook Park, OH 44142-1399
4789965 +EDI: CRFRSTNA.COM Aug 07 2018 23:03:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4766711 EDI: RCSFNBMARIN.COM Aug 07 2018 23:03:00 Credit One Bank NA, PO Box 98875,
Las Vegas, NV 89193-8875
4905206 EDI: ECMC.COM Aug 07 2018 23:03:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408
4905207 EDI: ECMC.COM Aug 07 2018 23:03:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,
P.O. Box 16408, St. Paul, MN 55116-0408
4766712 +EDI: AMINFOFP.COM Aug 07 2018 23:03:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
4766714 +EDI: CBSKOHL.S.COM Aug 07 2018 23:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4802203 EDI: RESURGENT.COM Aug 07 2018 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4807441 +EDI: MID8.COM Aug 07 2018 23:03:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
4766716 EDI: NAVIENTFKASMSERV.COM Aug 07 2018 23:03:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
4766717 EDI: NAVIENTFKASMSERV.COM Aug 07 2018 23:03:00 Navient, PO Box 9655,
Wilkes Barre, PA 18773-9655
4798804 EDI: NAVIENTFKASMSERV.COM Aug 07 2018 23:03:00 Navient Solutions, Inc., PO BOX 9640,
Wilkes-Barre, PA 18773-9640
4804551 +EDI: AGFINANCE.COM Aug 07 2018 23:03:00 OneMain Financial Group, LLC asf Wells Fargo Bank,,
605 Munn Road, FT MILL, SC 29715-8421
4766718 EDI: AGFINANCE.COM Aug 07 2018 23:03:00 Onemain Fi, PO Box 499, Hanover, MD 21076-0499
4913187 EDI: PRA.COM Aug 07 2018 23:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4913188 EDI: PRA.COM Aug 07 2018 23:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4816274 EDI: PRA.COM Aug 07 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4808341 +EDI: JEFFERSONCAP.COM Aug 07 2018 22:58:00 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4795119 EDI: Q3G.COM Aug 07 2018 23:04:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4766721 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/Amer Eagle, PO Box 965005,
Orlando, FL 32896-5005
4766722 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/Care Credit, C/o, PO Box 965036,
Orlando, FL 32896-5036
4766724 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/Old Navy, 4125 Windward Plz,
Alpharetta, GA 30005-8738
4766725 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/Walmart, PO Box 965024,
Orlando, FL 32896-5024
4766720 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015
4766723 EDI: RMSC.COM Aug 07 2018 23:03:00 Synch/dicks, PO Box 965005, Orlando, FL 32896-5005
4808517 +E-mail/Text: bncmail@w-legal.com Aug 07 2018 18:57:53 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4766726 EDI: WTRNBANK.COM Aug 07 2018 23:03:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
4766727 +EDI: TFSR.COM Aug 07 2018 23:03:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,
Horsham, PA 19044-2387

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4812680* Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Jason Paul Provinzano on behalf of Debtor 2 Kelly Ann Pepe MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Jason Paul Provinzano on behalf of Debtor 1 Michael John Pepe, Jr. MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Joshua I Goldman on behalf of Creditor Midfirst Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor Midfirst Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Michael John Pepe Jr.
First Name Middle Name Last Name

Debtor 2 Kelly Ann Pepe
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1562**

EIN --_-----

Social Security number or ITIN **xxx-xx-5488**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-01203-JJT**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael John Pepe Jr.

Kelly Ann Pepe

aka Michael J. Pepe, aka Michael John Pepe, aka Michael aka Kelly A. Pepe, aka Kelly Pepe, fka Kelly Ann McGee Pepe

**By the
court:**August 7, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.